

**United States Bankruptcy Court
Eastern District of North Carolina**

4:22 Page 1 of 3

Name of Debtor (if individual, enter Last, First, Middle): Dubrey, Tyrone Allen	Name of Joint Debtor (Spouse) (Last, First, Middle): Dubrey, Channeta Ann
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No.(if more than one, state all): xxx-xx-5566	Soc. Sec./Tax I.D. No.(if more than one, state all): xxx-xx-7605
Street Address of Debtor (No. & Street, City, State & Zip Code): 20748 Hwy. 17N Hampstead, NC 28443	Street Address of Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business Pender 37141	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Debtor (if different from street address):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which The Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13
<input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker	<input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12
<input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker	<input type="checkbox"/> Sec. 304 – Case ancillary to foreign proceeding
<input type="checkbox"/> Other _____	
Nature of Debts (Check one box)	Filing Fee (Check one box)
<input checked="" type="checkbox"/> Consumer/Non Business <input type="checkbox"/> Business	<input checked="" type="checkbox"/> Full Filing Fee attached
Chapter 11 Small Business (Check all boxes that apply)	<input type="checkbox"/> Filing fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. 101	
<input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. 1121(e)(Optional)	

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): _____ Page 2

Dubrey, Tyrone and Channeta**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location Where Filed: NONE	Case Number:	Date Filed:
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Pending Bankruptcy Case filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

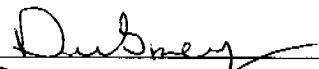
Name of Debtor: NONE	Case Number:	Date Filed:
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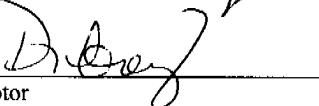
Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

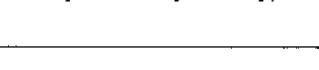
(If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under Chapter 7.

I request relief in accordance with the chapter f title 11, United States Code, specified in this petition.

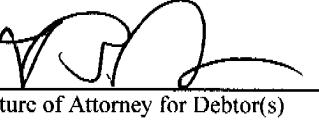
X 
Signature of Debtor

X 
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

X 
Date 10/8/04

Signature of Attorney

X 
Signature of Attorney for Debtor(s)

William T. Bachelor, II

Printed name of Attorney for Debtor(s)

Carolina Legal Associates

Firm Name

107 Castle Street, Wilmington, NC 28401

Address

(910) 762-7230

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (c.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 f title 11, United States Code, and have explained the relief available under each such chapter

X

Signature of Attorney for Debtor(s)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
 No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to an appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C 110; 18 U.S.C. 156

In re: Dubrey, Tyrone and Channeta

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor; Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Question 16-21. If the answer to any question is "NONE" or the question is not applicable, mark the box labeled "NONE" If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS:

"In business" A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive or person in control of a corporation; a partner, other than a limited partner, or a partnership; a sole proprietor or self-employed.

"Insider" The term "insider" includes but is not limited to : relatives of the debtor: general partners of the debtor and their relatives: corporations of which the debtor is an officer, director, or person in control: officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C §101(30).

NONE 1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE 2. Income Other than from Employment or Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

3. Payments to Creditors

NONE a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OR CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

NONE b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments

NONE a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT OR AGENCY AND LOCATION and STATUS OR DISPOSITION.

NONE b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED. DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

2002 gross income (H) \$23,539.00

2002 gross income (W) \$16,174.78

(H) Employed at Edgemont Stone Supply Co. 6 years

(W) Employed at Davis Healthcare Center 15 years

2003 gross income (H) \$24,112.00

2003 gross income (W) \$20,255.00

2004 year to date (H) \$18,340.02

2004 year to date (W) \$14,445.50

NONE 5. Repossessions, Foreclosure or Return
List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not file.)

NAME AND ADDRESS OR CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

6. Assignments and Receivingships

NONE a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not file.)

Give NAME AND ADDRESS OF ASSESSOR, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

NONE b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not file.)

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

NONE 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not file.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT and DESCRIPTIONS AND VALUE OF GIFT.

NONE 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not file.)

Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS AND DATE OF LOSS.

NONE 9. Payments related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OR PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

NONE 10. Other Transfer

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not file.)

Give NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR, DATE and DESCRIPTION PROPERTY TRANSFERRED AND VALUE RECEIVED

NONE 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not file.)

Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

**William T. Batchelor II - \$500.00 Legal fee paid
\$194.00 Filing fee paid
\$ 20.00 Document fee paid
\$ 16.00 Mailing fee paid**

NONE 12. Safe Deposit Boxes
List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

NONE 13. Setoffs

List all setoffs made by any creditor, including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OR CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

NONE 14. Property Held for Another Person

List all property owned by another person that debtor holds or controls. Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY

NONE 15. Prior Address of Debtor

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

NONE 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Give NAME

NONE 17. Environmental Information

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Give Site name and address, name and address of government unit, date of notice, environmental law

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Give Site name and address, name and address of government unit, date of notice, environmental law

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Give name and address of government unit. Document number, status or disposition.

Unsworn Declaration under Penalty of Perjury

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 10/8/04

Signature of Debtor Jayne Dubrey

Date: 10/8/04

Signature of Joint Debtor(if any) Chamelle Dubrey

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C § 152 and 3571.

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF NORTH CAROLINA

In re: Dubrey, Tyrone and Channeta

Debtor(s)

Case No.
Chapter 13

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

A. Property to be Surrendered Description of property	Creditor's name	H,W or J
1990 Mazda MPV Wagon	American General	J

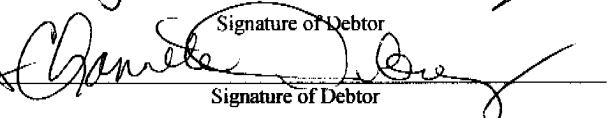
B. Property to Be Retained (Specify Reaff'd, Rcd'd or Exempt to state debtor's intention concerning reaffirmation, redemption, or lien avoidance) Description of property	Creditor's name	Reaff'd Red'd Exempt
House and land at 20748 Hwy. 17N, Hampstead, NC	HomEq Servicing Corp.	Will keep & make payments

3. I understand that §521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of filing this statement with the Court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: 10/08/04



Reaff'd – Debt will be reaffirmed pursuant to §524(c)
 Red'd – Property is claimed as exempt and will be redeemed pursuant to §722
 Exempt – Lien will be avoided pursuant to §522(f) and property will be claimed as exempt



Signature of Debtor
Channeta
Signature of Debtor

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document.

City State Zip Code

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

UNITED STATE BANKRUPTCY COURT

EASTERN DISTRICT OF NORTH CAROLINA

In re: Dubrey, Tyrone and Channeta

Debtor(s)

Case No.
CHAPTER 13

(If this form is used by joint debtors wherever the word "debtor" or words referring to debtor are used they shall be read as if in the plural.)

1. The future earnings of the debtor are submitted to the supervision and control of the trustee and the debtor – debtor's employer shall pay to the trustee the sum of \$225.00 weekly bi-weekly semi-monthly monthly for a period 36 months.
2. From the payments so received, the trustee shall make disbursements as follows:
 - (a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. §507.
 - (b) Holder of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

Will pay to HomEq Servicing, on house & land at 20748 Hwy. 17N, Hampstead, NC, 1st mortgage, outside on future payments, inside plan on arrearages owing of \$3,556.00, \$120.00 for 36 months.

Will abandon to American General on 1990 Mazda MPV Van

Will pay to IRS on taxes owing of \$1,492.27, inside plan \$45.00 for 36 months.

- (c) Subsequent to pro rata with dividends to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows:

Will pay to unsecured creditors and for administrative expenses \$60.00 for 36 months.

3. The following executory contract of the debtor are rejected:

NOTE TO DEBTOR(s): Your first payment to the trustee, in the amount listed above, will be due the first of the month following the month in which your petition is filed with the U.S. Bankruptcy Court.

X TD
Initial

X CD
Initial

Title to the debtor's property shall vest in the debtor on confirmation of a plan – upon dismissal of the case after confirmation pursuant to 11 U.S.C. §350.

X Dated:
10/08/04

X Tyrone Dubrey
Debtor

X Channeta Dubrey
Debtor

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
CHAPTER 13**

REF:	Dubrey, Tyrone A. (debtor)	xxx-xx-5566 (social security#)
	Dubrey, Channeta A. (debtor)	xxx-xx-7605 (social security#)

SUMMARY OF SCHEDULES

SCHEDULE	ATTACHED	ASSETS	LIABILITIES
A-Real Property	YES	\$45,000.00	
B-Personal Property	YES	\$21,615.24	
C-Property Claimed As Exempt	YES		
D-Creditors Holding Secured Claims	YES		\$69,304.15
E-Creditors Holding Unsecured Priority Claims	YES		\$ 1,492.27
F-Creditors Holding Unsecured Nonpriority Claims	YES		\$25,172.65
G-Executory Contracts and Unexpired Leases	YES		
H-Codebtor(s)	YES		
I-Current Income of Individual Debtor(s)	YES	\$ 2,650.16	
J-Current Expenditures of Individual Debtor(s)	YES		\$ 2,458.00
 TOTALS		\$69,265.40	\$98,427.07

SCHEDULE A – REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House and land at 20748 Hwy. 17N, Hampstead, NC		J	\$19,890.00 tax value \$45,000.00 estimated value	\$65,004.15
TOTAL			\$45,000.00	(REPORT ALSO ON SUMMARY SCHEDULE)

SCHEDULE B – PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand				\$ 10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking account at Centura Bank Checking account at CCB Checking and savings account at AFCU Checking account at Bank of America-wife-debtor and daughter-used by daughter Checking account at First Citizens-wife-debtor and cousin	J W J J J	\$ 100.00 \$ 100.00 \$ 30.00 less than \$500.00 \$ 50.00
3. Security deposits with public utilities, telephone companies, landlords, and others	X	See attached list		\$ 1,050.00
4. Household goods and furnishings including audio, video and computer equipment.	X			\$ 200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			\$ 200.00
6. Wearing apparel.				\$ 150.00
7. Furs and jewelry.				
8. Firearms and sports, photographic and other hobby equipment.		Ring and necklace/watch 45 pistol		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize		401K matched by employer-borrowed against 403B with current employer	H W	\$ 8,963.93 \$ 3,011.31

HOUSEHOLD GOODS LIST

IN RE: Dubrey, Tyrone and Channeta

Living room	\$ 350.00
Den	\$ 100.00
Kitchen	\$ 200.00
Master Bedroom	\$ 300.00
2nd Bedroom	\$ 100.00
Master Bathroom	<u>\$ 50.00</u>
TOTAL	\$1,050.00

AS NOTED ON SCHEDULE B #4

TYPE OF PROPERTY	O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C		
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
13. Interest in partnerships or joint ventures. Itemize.	X				
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
15. Accounts receivable.	X				
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
17. Other liquidated debtors owing debtor including tax refunds. Give particulars.	X				
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
21. Patents, copyrights, and other intellectual property. Give particulars.	X				
22. Licenses, franchises, and other general intangibles. Give particulars.	X				
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1991 Toyota Camry, paid for, has over 175,000 miles 1990 Mazda MPV Wagon, owe to American General \$4,313.03, has over 255,794 miles, will abandon 1996 Mazda 626, paid for, has over 169,808 miles	H J	\$ 2,000.00 \$ 1,800.00	
24. Boats, motors, and accessories.	X				
25. Aircraft and accessories.	X				
26. Office equipment, furnishings and supplies.	X				
27. Machinery, fixtures, equipment, and supplies used in business.	X				
28. Inventory.	X				
29. Animals	X				
30. Crops – growing or harvested. Give particulars	X				
31. Farming equipment and implements	X				
32. Farm supplies, chemicals and feed	X				
33. Other personal property of any kind not already listed. Itemize.	X				
					\$21,615.24

SCHEDULE C – PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one box)

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
See Local Form #2			

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
WILMINGTON DIVISION

IN THE MATTER OF: Dubrey, Tyrone and Channeta

CASE NUMBER:

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

I, Tyrone Allen Dubrey, claim the following property as exempt pursuant to 11 U.S.C. § 522(b)(2)(A) and (B) and the laws of the State of North Carolina and nonbankruptcy Federal law:

1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (exemption not to exceed \$10,000)

Description of Property and Address	Market Value	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value
House & land at 20748 Hwy. 17N, Hampstead, Nc	\$45,000.00	HomEq Servicing	\$65,004.15	NONE

VALUE OF REAL ESTATE CLAIMED AS EXEMPT: \$10,000.00

2. NCGS 1C-1601(A)(3) MOTOR VEHICLE (exemption in one vehicle not to exceed \$1,500)

Model, Year Style of Auto	Market Value	Lien Holder	Amount of Lien	Net Value
1991 Toyota Camry	\$2,000.00	NONE	NONE	\$2,000.00

VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT: \$1,500.00

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (net value not to exceed \$3,500 plus \$750 for first four dependents). The number of dependents for exemption purposes is _____.

Description of Property	Market Value	Lien Holder	Amount of Lien	Net Value
Clothing & personal	\$200.00 – PLUS list of household goods-attached and incorporated by reference			
Kitchen appliances				
Stove				
Refrigerator				
Freezer				
Washing machine				
Dryer				
China				
Silver				
Jewelry	\$250.00			
Living room furniture				
Den furniture				
Bedroom furniture				
Dining room furniture				
Lawn furniture				
Television				
()Stereo ()Radio				
()VCR ()Video Camera				
Musical Instruments				
()Piano ()Organ				
Air conditioner				
Paintings/Art				
Lawn mower				
Yard tools				
Crops				
Recreational equipment	\$150.00(pistol)			

VALUE CLAIMED AS EXEMPT: \$3,500.00

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (total net value not to exceed \$750 in value).

<u>Description</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amount of Lien Amount</u>	<u>Net Value</u>
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(attach additional sheets if necessary)

VALUE CLAIMED AS EXEMPT: \$.005. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5)
Cash

<u>Description</u>	<u>Insured</u>	<u>Policy Number</u>	<u>Beneficiary</u>	<u>Value</u>
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6. NCGS 1C-1601(a)(7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (Debtor or Debtor's Dependents, no limit on value).
Description7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY OR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS
DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

8. NCGS 1C-1601(a)(2) ANY PROPERTY (total net value not to exceed \$3,500 less any amount used under NCGS 1C-1601(1)).

<u>Description of Property & Address</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amount of Lien</u>	<u>Net Value</u>
1991 Toyota Camry	\$2,000.00	NONE	NONE	\$2,000.00
Checking account at Centura Bank	\$ 100.00	NONE	NONE	\$ 100.00
Checking & savings at AFCU	\$ 50.00	NONE	NONE	\$ 50.00

Up to \$3,500.00 allowed9. NCGS 1C-1601(a)(9) INDIVIDUAL RETIREMENT ACCOUNTS as described in Section 408(a) of the Internal Revenue Code,
individual retirement annuities as described in Section 408(b) of the Internal Revenue Code, and accounts established as part of a trust
described in Section 408(c) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as
defined in G.S. 105-228.90.**401K**10. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522(b)(2)(B) and the law of
the State of North Carolina pertaining to property held as tenants by the entirety.

<u>Description of Property & Address</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amount of Lien</u>	<u>Net Value</u>
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11. NORTH CAROLINA PENSION FUND EXEMPTIONS

- a. North Carolina Local Government Employees Retirement benefits NCGS 128-31
- b. North Carolina Teachers and State Employees Retirement benefits NCGS 135-9
- c. Firemen's Relief Fund pensions NCGS 58-86-90
- d. Fraternal Benefit Society benefits NCGS 58-24-85
- e. Benefits under the Supplemental Retirement Income Plan for teachers and state employees
are exempt from levy, sale, and garnishment NCGS 135-95
- f. Benefits under the Supplemental Retirement Income Plan for state law enforcement
officers are exempt from levy, sale, and garnishment NCGS 143-166.30(g)

VALUE OF ENTIRETIES PROPERTY CLAIMED AS EXEMPT \$.00

12. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA:

- a. Aid to the Aged, Disabled and Families with Dependent Children NCGS 108A-36
- b. Aid to the Blind NCGS 111-18
- c. Yearly Allowance of Surviving Spouse NCGS 30-15
- d. Workers Compensation benefits NCGS 97-21
- e. Unemployment benefits, so long as not commingled and except for debts for
necessities purchased while unemployed NCGS 96-17
- f. Group insurance proceeds NCGS 58-58-165
- g. Partnership property, except on a claim against the partnership NCGS 59-55
- h. Wages of debtor necessary for support of family NCGS 1-362
- i. Benefits under the Separate Insurance Benefits Plan for state and local law
enforcement officers are exempt from levy, sale, and garnishment NCGS 143-166.60(h)
- j. Vested benefits under the North Carolina Public Employee Deferred Compensation
Plans are exempt from levy, sale, and garnishment NCGS 147-9.4

13. FEDERAL PENSION FUND EXEMPTIONS

- a. Foreign Service Retirement and Disability Payments 22 U.S.C. § 4060
- b. Civil Service Retirement benefits 5 U.S.C. § 8346
- c. Railroad Retirement Act annuities and pensions 45 U.S.C. § 231m
- d. Veterans benefits 38 U.S.C. § 5301
- e. Special pension paid to winners of Congressional Medal of Honor 38 U.S.C. § 1562
- f. Annuities payable for service in the General Accounting Office 31 U.S.C. 776.

14. OTHER EXEMPTIONS CLAIMED UNDER NONBANKRUPTCY FEDERAL LAW:

- a. Social Security benefits 42 U.S.C. § 407
- b. Injury or death compensation payments from war risk hazards 42 U.S.C. § 1717
- c. Wages owing a master or seamen, except for support of a spouse and/or minor children 46 U.S.C. § 11109
- d. Longshoremen and Harbor Workers Compensation Act death and disability benefits 33 U.S.C. § 916
- e. Crop insurance proceeds 7 U.S.C. § 1509
- f. Public safety officers' death benefits 42 U.S.C. § 3796. See subsection (g).
- g. Railroad unemployment insurance 45 U.S.C. § 352. See subsection (e).

VALUE OF PROPERTY CLAIMED AS EXEMPT: \$.00

15. The following tangible personal property was purchased by the debtor within ninety (90) days of the filing of the bankruptcy petition:

<u>Description</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amount of Lien</u>	<u>Net Value</u>
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16. The debtor's property is subject to the following claims:

- a. Of the United States or its agencies as provided by federal law.
- b. Of the State of North Carolina or its subdivisions for taxes, appearance bonds or fiduciary bonds;
- c. Of a lien by a laborer for work done and performed for the person claiming the exemption, but only as to the specific property affected.
- d. Of a lien by a mechanic for work done on the premises, but only as to the specific property affected.
- e. For payment of obligations contracted for the purchase of specific property.
- f. For contractual security interests in specific property affected; provided that the exemptions shall apply to the debtor's household goods notwithstanding any contract for a nonpossessory, nonpurchase money security interest in any such goods.
- g. For statutory liens, on the specific property affected, other than judicial liens.
- h. For child support, alimony or distributive award order pursuant to Chapter 50 of the General Statutes of North Carolina.

<u>Claimant</u>	<u>Nature of Claim</u>	<u>Amount of Claim</u>	<u>Description of Property</u>	<u>Value of Property</u>	<u>Net Value</u>
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None of the property listed in paragraph 15 has been included in this claim of exemptions.

None of the claims listed in paragraph 16 is subject to this claim of exemptions.

DATE: 10/08/04

Tyrone Dubrey
Debtor

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL TO SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

I, Tyrone Allen Dubrey, declare under penalty of perjury that I have read the foregoing Schedule C - Property Claimed as Exempt, consisting of 3 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Executed on: 10/08/04

Tyrone Dubrey
Debtor

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
WILMINGTON DIVISION

IN THE MATTER OF: Dubrey, Tyrone and Channeta

CASE NUMBER:

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

I, Channeta Ann Duprey, claim the following property as exempt pursuant to 11 U.S.C. § 522(b)(2)(A) and (B) and the laws of the State of North Carolina and nonbankruptcy Federal law:

1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (exemption not to exceed \$10,000)

Description of Property and Address	Market Value	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value
House & land at 20748 Hwy. 17N, Hampstead, Nc	\$45,000.00	HomEq Servicing	\$65,004.15	NONE

VALUE OF REAL ESTATE CLAIMED AS EXEMPT: \$10,000.00

2. NCGS 1C-1601(A)(3) MOTOR VEHICLE (exemption in one vehicle not to exceed \$1,500)

Model, Year Style of Auto	Market Value	Lien Holder	Amount of Lien	Net Value
1996 Mazda 626	\$3,450.00	NONE	NONE	\$3,450.00

VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT: \$1,500.00

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (net value not to exceed \$3,500 plus \$750 for first four dependents). The number of dependents for exemption purposes is _____.

Description of Property	Market Value	Lien Holder	Amount of Lien	Net Value
Clothing & personal	\$200.00 – PLUS list of household goods-attached and incorporated by reference			
Kitchen appliances				
Stove				
Refrigerator				
Freezer				
Washing machine				
Dryer				
China				
Silver				
Jewelry	\$250.00			
Living room furniture				
Den furniture				
Bedroom furniture				
Dining room furniture				
Lawn furniture				
Television				
()Stereo ()Radio				
()VCR ()Video Camera				
Musical Instruments				
()Piano ()Organ				
Air conditioner				
Paintings/Art				
Lawn mower				
Yard tools				
Crops				
Recreational equipment	\$150.00(pistol)			

VALUE CLAIMED AS EXEMPT: \$3,500.00

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (total net value not to exceed \$750 in value).

<u>Description</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amount of Lien</u>	<u>Net Value</u>
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(attach additional sheets if necessary)

VALUE CLAIMED AS EXEMPT: \$.00

5. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5)

Cash

<u>Description</u>	<u>Insured</u>	<u>Policy Number</u>	<u>Beneficiary</u>	<u>Value</u>
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6. NCGS 1C-1601(a)(7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (Debtor or Debtor's Dependents, no limit on value).

Description

7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY OR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

8. NCGS 1C-1601(a)(2) ANY PROPERTY (total net value not to exceed \$3,500 less any amount used under NCGS 1C-1601(1)).

<u>Description of Property & Address</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amount of Lien</u>	<u>Net Value</u>
1996 Mazda 626	\$3,450.00	NONE	NONE	\$3,450.00
Checking account at Centura Bank	\$ 100.00	NONE	NONE	\$ 100.00
Checking account at CCB	\$ 100.00	NONE	NONE	\$ 100.00
Checking & savings at AFCU	\$ 50.00	NONE	NONE	\$ 50.00

Up to \$3,500.00 allowed

9. NCGS 1C-1601(a)(9) INDIVIDUAL RETIREMENT ACCOUNTS as described in Section 408(a) of the Internal Revenue Code, individual retirement annuities as described in Section 408(b) of the Internal Revenue Code, and accounts established as part of a trust described in Section 408(c) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

403B

10. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522(b)(2)(B) and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

<u>Description of Property & Address</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amount of Lien</u>	<u>Net Value</u>
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11. NORTH CAROLINA PENSION FUND EXEMPTIONS

- North Carolina Local Government Employees Retirement benefits NCGS 128-31
- North Carolina Teachers and State Employees Retirement benefits NCGS 135-9
- Firemen's Relief Fund pensions NCGS 58-86-90
- Fraternal Benefit Society benefits NCGS 58-24-85
- Benefits under the Supplemental Retirement Income Plan for teachers and state employees are exempt from levy, sale, and garnishment NCGS 135-95
- Benefits under the Supplemental Retirement Income Plan for state law enforcement officers are exempt from levy, sale, and garnishment NCGS 143-166.30(g)

VALUE OF ENTIRETIES PROPERTY CLAIMED AS EXEMPT \$.00

12. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA:

- Aid to the Aged, Disabled and Families with Dependent Children NCGS 108A-36
- Aid to the Blind NCGS 111-18
- Yearly Allowance of Surviving Spouse NCGS 30-15
- Workers Compensation benefits NCGS 97-21
- Unemployment benefits, so long as not commingled and except for debts for necessities purchased while unemployed NCGS 96-17
- Group insurance proceeds NCGS 58-58-165
- Partnership property, except on a claim against the partnership NCGS 59-55
- Wages of debtor necessary for support of family NCGS 1-362
- Benefits under the Separate Insurance Benefits Plan for state and local law

13. FEDERAL PENSION FUND EXEMPTIONS

- a. Foreign Service Retirement and Disability Payments 22 U.S.C. § 4060
- b. Civil Service Retirement benefits 5 U.S.C. § 8346
- c. Railroad Retirement Act annuities and pensions 45 U.S.C. § 231m
- d. Veterans benefits 38 U.S.C. § 5301
- e. Special pension paid to winners of Congressional Medal of Honor 38 U.S.C. § 1562
- f. Annuities payable for service in the General Accounting Office 31 U.S.C. 776.

14. OTHER EXEMPTIONS CLAIMED UNDER NONBANKRUPTCY FEDERAL LAW:

- a. Social Security benefits 42 U.S.C. § 407
- b. Injury or death compensation payments from war risk hazards 42 U.S.C. § 1717
- c. Wages owing a master or seamen, except for support of a spouse and/or minor children 46 U.S.C. § 11109
- d. Longshoremen and Harbor Workers Compensation Act death and disability benefits 33 U.S.C. § 916
- e. Crop insurance proceeds 7 U.S.C. § 1509
- f. Public safety officers' death benefits 42 U.S.C. § 3796. See subsection (g).
- g. Railroad unemployment insurance 45 U.S.C. § 352. See subsection (e).

VALUE OF PROPERTY CLAIMED AS EXEMPT: \$.00

15. The following tangible personal property was purchased by the debtor within ninety (90) days of the filing of the bankruptcy petition:

<u>Description</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amount of Lien</u>	<u>Net Value</u>
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16. The debtor's property is subject to the following claims:

- a. Of the United States or its agencies as provided by federal law.
- b. Of the State of North Carolina or its subdivisions for taxes, appearance bonds or fiduciary bonds;
- c. Of a lien by a laborer for work done and performed for the person claiming the exemption, but only as to the specific property affected.
- d. Of a lien by a mechanic for work done on the premises, but only as to the specific property affected.
- e. For payment of obligations contracted for the purchase of specific property.
- f. For contractual security interests in specific property affected; provided that the exemptions shall apply to the debtor's household goods notwithstanding any contract for a nonpossessory, nonpurchase money security interest in any such goods.
- g. For statutory liens, on the specific property affected, other than judicial liens.
- h. For child support, alimony or distributive award order pursuant to Chapter 50 of the General Statutes of North Carolina.

<u>Claimant</u>	<u>Nature of Claim</u>	<u>Amount of Claim</u>	<u>Description of Property</u>	<u>Value of Property</u>	<u>Net Value</u>
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None of the property listed in paragraph 15 has been included in this claim of exemptions.

None of the claims listed in paragraph 16 is subject to this claim of exemptions.

DATE: 10/8/04

X Channeta Ann Dubrey
Debtor

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL TO SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

I, Channeta Ann Dubrey, declare under penalty of perjury that I have read the foregoing Schedule C - Property Claimed as Exempt, consisting of 3 sheets, and that they are true and correct to the best of my knowledge, information and belief.

X Executed on: 10/8/04

X Channeta Ann Dubrey
Debtor

SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
HomEq Servicing Corp. ATTN: Managing Agent PO Box 13716 Sacramento, CA 95853-3716	J	House and land at 20748 Hwy. 17N, Hampstead, NC		\$65,004.15	
		VALUE \$45,000.00			
American General ATTN: Managing Agent 341 S. College Rd., Ste. 5A Wilmington, NC 28403-1622	J	1990 Mazda MPV Wagon		\$ 4,300.00	Will abandon
		VALUE \$1,800.00			
		VALUE \$			
		VALUE \$			
		VALUE \$			
		Value			
		VALUE \$			
Sheet no.1 of 1 sheets		Subtotal		\$69,304.15	
		Total			
		Use only on last page of completed Schedule D		\$69,304.15	

SCHEDULE E – CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- Extensions of credit in an involuntary case** – Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507 (a) (2).
- Wages, salaries, and commissions** – Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$4,925* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, the extent provided in 11 U.S.C. §507 (a) (3).
- Contributions to employee benefit plans** – Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507 (a) (4).
- Certain farmers and fishermen** – Claims of individuals up to \$4,925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5)
- Deposits by individuals** – Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507 (a) (6).
- Alimony, Maintenance, or Support** – Claims of a spouse, former spouse, or child of the debtors for alimony, maintenance, or support, to the extent provided in 11 U.S.C. §507 (a) (7).
- Taxes and Certain Other Debts owed to Government Units** – Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507 (a) (8).
- Commitments to Maintain the Capital of an Insured Depository Institution** – Claims based on commitments to the FDIC, RTC, Director of the Office of the Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507 (a) (9).

*Amounts are subject to adjustment on April 01, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Internal Revenue Service ATTN: Managing Agent Philadelphia, Pa 19255-0030		2001 taxes		\$1,492.27	
NC Dept. of Revenue ATTN: Managing Agent PO Box 25000 Raleigh, NC 27640-0002				Notice only	
Pender County Tax Office ATTN: Managing Agent PO Box 1047 Burgaw, NC 28425				Notice only	
Subtotal				\$1,492.27	
Total – Use only on last page				\$1,492.27	

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
Prime Rate Premium Finance ATTN: Managing Agent PO Box 35229 Charlotte, NC 28235	J			\$ 158.12
Wells Fargo Financial ATTN: Managing Agent PO Box 770 Boystown, NE 68010-0770	H			\$ 1,094.72
Tiburon Financial LLC ATTN: Managing Agent PO Box 770 Boystown, NE 68010-0770	H	Noticing Wells Fargo Financial		
Citifinancial ATTN: Managing Agent PO Box 3605 Wilmington, NC 28406-0605	J			\$ 7,200.62
Citifinancial ATTN: Managing Agent PO :Box 8020 S. Hackensack, NJ 07606-8020	J	Noticing Citifinancial		
FBCS ATTN: Managing Agent 841 East Hunting Park Ave. Philadelphia, PA 19124		Lerner's Credit Card World Financial Network		Unknown
CS ATTN: Managing Agent 18025 Hauppauge, NY 11788		Noticing FBCS		
Cato Corp. ATTN: Managing Agent PO Box 34216 Charlotte, NC 28234-4216	W			\$ 1,447.01
ER Solutions ATTN: Managing Agent PO Box 9004 Renton, WA 98057-9004	W	Zales/Citibank USA		\$ 726.08
Sheet no. 1 of 3 sheets attached to Schedule of Creditors Holding Non-priority claims.			Subtotal	
			Total	\$10,626.55
			Use only on last page of completed Schedule F	

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

Use only on last page of completed Schedule F

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
Shell Citibank ATTN: Managing Agent PO Box 41417, Dept. 99 Philadelphia, PA 19101	W			\$ 589.51
NCO Financial Systems ATTN: Managing Agent PO Box 41457 Philadelphia, PA 19101-1457	W	Noticing Shell Citibank		0
M.R.S. Associates, Inc. ATTN: Managing Agent 6530 W. Campus Oval New Albany, OH 43054-8755	W	Sears		\$ 4,525.64
M.R.S. Associates, Inc. ATTN: Managing Agent 3 Executive Campus, Suite 400 Cherry Hill, NJ 08002-4703	W	Noticing M.R.S. Associates, Inc.		0
The CBE Group, Inc. ATTN: Managing Agent Box 3251 Milwaukee, WI 53201-3251		BP		\$ 472.70
BP ATTN: Managing Agent PO Box 2547 Waterloo, IA 50704-2547		Noticing The CBE Group, Inc.		0
Chase Receivables ATTN: Managing Agent 1247 Broadway Sonoma, CA 95476	H	Fashion Bug		\$ 1,223.67
Ad Financial Trust 2003-A ATTN: Managing Agent 5996 W. Touhy Ave. Niles, IL 60714-4610	H	Providian		\$ 3,527.73
Belk ATTN: Managing Agent PO Box 1099 Charlotte, NC 28201-1099	W			\$ 158.38
Sheet no. 2 of 3 sheets attached to Schedule of Creditors Holding Non-priority claims.				Subtotal
				\$10,497.63
				Total Use only on last page of completed Schedule F

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

Total
Use only on last page of completed Schedule F

SCHEDULE F – CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
Discover Card ATTN: Managing Agent PO Box 15251 Wilmington, DE 19886-5251	W			\$ 1,745.90
LTD Financial Services ATTN: Managing Agent 7322 Southwest Frwy. St. 1600 Houston, TX 77074	H	Collecting for Lowe's Retail		\$ 2,055.97
Phoenix Sleep ATTN: Managing Agent PO Box 13447 Scottsdale, AZ 85267				\$ 124.60
Coastal Carolina Pathology, PA ATTN: Managing Agent 2606 Iron Gate Dr., Ste. 201 Wilmington, NC 28412	W			\$ 122.00
Sheet no. 3 of 3 sheets attached to Schedule of Creditors Holding Non-priority claims.			Subtotal	\$ 4,048.47
*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.			Total Use only on last page of completed Schedule F	\$25,172.65

SCHEDULE G – EXECUTORY CONTRACTS AND UNEXPIRED LEASES **Check this box if debtor has no executory contracts or unexpired leases**

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I – CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	Names	Age	Relationship
Married			
Employment:	DEBTOR		SPOUSE
Occupation:	Delivery Driver		Unit Clerk
Name of Employer:	Edgemont Stone Supply Co.		Davis Health Care
How long employed	6 years		15 yrs.
Address of Employer:	14661 US Hwy. 17 Hampstead, NC		1011 Porters Neck Rd. Wilmington, NC

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
--	--------	--------

Currently monthly gross wages, salary, and commission (pro rata if not paid monthly).....	1,991.80	1,498.18
Estimate monthly overtime.....		

SUBTOTAL.....		
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LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security.....
- b. Insurance.....
- c. Union dues.....
- d. Other (Specify)

SUBTOTAL OF PAYROLL DEDUCTIONS.....		
--	--	--

TOTAL NET MONTHLY TAKE HOME PAY.....	1,480.86	909.30
---	-----------------	---------------

Regular income from operation of business or profession or farm (attach detailed statement) Nurse		
---	--	--

260.00

Income from real property.....		
--------------------------------	--	--

Interest and dividends.....		
-----------------------------	--	--

Alimony, maintenance or support payments payable to the debtor for the debtor's		
---	--	--

Use or that of dependents listed above.		
---	--	--

Social security or other government assistance (Specify)		
--	--	--

Pension or retirement income.....		
-----------------------------------	--	--

Other monthly income (Specify)		
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1,480.86	1,169.30
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TOTAL COMBINED MONTHLY INCOME	\$2,650.16
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(Report also on Summary of Schedule)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ 889.00

Are real estate taxes included? Yes No Is property insurance included? Yes No

Utilities Electricity and heating fuel \$ 225.00

Water and sewer

Telephone \$ 55.00

Other Cable..... \$ 43.00

Cell Phone..... \$ 80.00

Home maintenance (repairs and upkeep)

Food

Clothing

Laundry and dry cleaning

Medical and dental expenses

Transportation (not including car payments)

Recreation, clubs and entertainment, newspapers, magazines, etc.

Charitable contributions

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's or renter's

Life \$ 89.00

Health \$ 101.00

Auto \$ 150.00

Other

Taxes (not deducted from wages or included in home mortgage payments)

(Specify) Property and vehicle \$ 20.00

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

.....

Other

Alimony, maintenance, and support paid to others

Payments for support of additional dependents not living at your home

Regular expenses from operation of business, profession, or farm (attach detailed statement)

Other

\$2,458.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$2,650.16
B. Total projected monthly expenses	\$2,458.00
C. Excess income (A minus B)	\$ 192.16
D. Total amount to be paid into plan each month	\$ 225.00

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF NORTH CAROLINA

In re: Dubrey, Tyrone and Channeta

Debtor(s)

Case No.

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- 1) The undersigned is the attorney for the debtor(s) in this case.
- 2) The compensation paid or agreed to be by the debtor(s) to the undersigned is:

a. For legal services rendered or to be rendered in contemplation of and in connection with this case	\$500.00
b. prior to filing this statement, debtor(s) have paid	\$500.00
c. the unpaid balance due and payable is	\$ 0.00
- 3) \$194.00 of the filing fee in this case has been paid.
- 4) The services rendered or to be rendered include the following:
 - a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the Court.
 - c) Representation of the debtor(s) at the meeting of creditors.

- 5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

- 6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

- 7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:

- 8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follow:

**

Debtor(s) have been informed and agrees that the following fee shall be a due and payable debt prior to filing of said action shall same be necessary:

- | | |
|---|----------|
| 1) Response to Motion for Relief from Stay | \$250.00 |
| 2) Motion to Purchase, Sell or Refinance property | \$250.00 |

XTO
Debtor's Initial*WTB*
Debtor's Initial

Dated: 10-8-04

Respectfully submitted,

Attorney for Petitioner

Attorney's Name and address: William T. Batchelor, II 107 Castle Street, Wilmington, NC 28401

IN RE: Dubrey, Tyrone and Channeta Debtor(s) Case No. if known

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of twenty-seven sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 10/8/04

Signature Tyrone Dubrey
Debtor

Date 10/8/04

Signature Channeta Dubrey
Debtor

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature _____

(Print or type name of individual signing on behalf of debtor.)

An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years of both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
POST OFFICE BOX 2807
WILSON, NC 27894

RE: Dubrey, Tyrone and Channeta

TO WHOM IT MAY CONCERN:

This is to certify that the undersigned have examined the Mailing Matrix and it is complete and accurate to the best of my/our knowledge. I/we assume all responsibility for errors and omissions.

X 10/08/04
(Dated)

Tyrone Dubrey
(Signature)

X 10/8/04
(Dated)

Channeta Dubrey
(Signature)

CERTIFICATION:

The undersigned do hereby certify to my/our attorney that I/we have listed in our bankruptcy petition all of the property I/we own or have any interest in. I/we have also listed all the companies and people I/we owe money to. I/we have not withheld any information from my/our attorney relating to property I/we own or money I/we owe. No one at my/our attorney's office has told me/us to leave off any property or any debt.

X 10/08/04
(Dated)

Tyrone Dubrey
(Signature)

X 10/8/04
(Dated)

Channeta Dubrey
(Signature)

Ad Financial Trust 2003-A ATTN: Managing Agent 5996 W. Touhy Ave. Niles, IL 60714-4610	ER Solutions ATTN: Managing Agent PO Box 9004 Renton, WA 98057-9004	Phoenix Sleep ATTN: Managing Agent PO Box 13447 Scottsdale, AZ 85267
American General ATTN: Managing Agent 341 S. College Rd., Ste. 5A Wilmington, NC 28403-1622	FBCS ATTN: Managing Agent 841 East Hunting Park Ave. Philadelphia, PA 19124	Prime Rate Premium Finance ATTN: Managing Agent PO Box 35229 Charlotte, NC 28235
Belk ATTN: Managing Agent PO Box 1099 Charlotte, NC 28201-1099	HomEq Servicing Corp. ATTN: Managing Agent PO Box 13716 Sacramento, CA 95853-3716	Providian National Bank ATTN: Managing Agent PO Box 660026 Dallas, TX 75266-0026
BP ATTN: Managing Agent PO Box 2547 Waterloo, IA 50704-2547	Internal Revenue Service Insolvency Support Services 320 Federal Place, Room 327 Greensboro, NC 27401	Providian National Bank ATTN: Managing Agent PO Box 660509 Dallas, TX 75266-0509
Cato Corp. ATTN: Managing Agent PO Box 34216 Charlotte, NC 28234-4216	Internal Revenue Service ATTN: Managing Agent Philadelphia, Pa 19255-0030	Sears Roebuck and Company ATTN: Managing Agent PO Box 450087 Atlanta, GA 31145
Chase Receivables ATTN: Managing Agent 1247 Broadway Sonoma, CA 95476	LTD Financial Services ATTN: Managing Agent 7322 Southwest Frwy. St. 1600 Houston, TX 77074	Shell Citibank ATTN: Managing Agent PO Box 41417, Dept. 99 Philadelphia, PA 19101
Citibank USA ATTN: Managing Agent PO box 9004 Renton, WA 98057-9004	M.R.S. Associates, Inc. ATTN: Managing Agent 6530 W. Campus Oval New Albany, OH 43054-8755	The CBE Group, Inc. ATTN: Managing Agent Box 3251 Milwaukee, WI 53201-3251
Citifinancial ATTN: Managing Agent PO Box 3605 Wilmington, NC 28406-0605	M.R.S. Associates, Inc. ATTN: Managing Agent 3 Executive Campus, Suite 400 Cherry Hill, NJ 08002-4703	Tiburon Financial LLC ATTN: Managing Agent PO Box 770 Boystown, NE 68010-0770
Citifinancial ATTN: Managing Agent PO :Box 8020 S. Hackensack, NJ 07606-8020	NC Dept. of Revenue ATTN: Managing Agent PO Box 25000 Raleigh, NC 27640-0002	Wells Fargo Financial ATTN: Managing Agent PO Box 770 Boystown, NE 68010-0770
Coastal Carolina Pathology, PA ATTN: Managing Agent 2606 Iron Gate Dr., Ste. 201 Wilmington, NC 28412	NCO Financial Systems ATTN: Managing Agent PO Box 41457 Philadelphia, PA 19101-1457	
Discover Card ATTN: Managing Agent PO Box 15251 Wilmington, DE 19886-5251	Pender County Tax Office ATTN: Managing Agent PO Box 1047 Burgaw, NC 28425	